

U.S. Department of Commerce, Patent and Trademark Office					Atty Docket No.		Serial No.	
					M-9381 US		09/785,783	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					Applicant			
(Use several sheets if necessary)					Robert A. Foster			
					Filing Date		Group 3627	
					February 16, 2001		Unknown	

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U.S. Patent Documents							
*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
027 ↓	AA	5,617,567	4/01/97	Doktor	395	602	
	AB	5,604,899	2/18/97	Doktor	395	603	
	AC	5,559,313	9/24/96	Claus et al.	235	280	
	AD	5,550,734	8/27/96	Tarter et al.	364	401R	
	AE	6,052,672	4/18/00	Foster	705	35	
	AF						
	AG						
	AH						
	AI						
	AJ						
AK							

Foreign Patent Documents							Translation	
		Document	Date	Country	Class	Subclass	Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)		
027	AQ	"Banks Freeze Debit Fees To Shorten Teller Lines", Debit Card News, Vol. 1, No. 1, pg. 1+, 6/15/95.
	AR	
	AS	

Examiner	Date Considered
027 Teschen	9/27/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant.